



Privacy Policy and Information Release Form

Consumer Credit Counseling Service of Maryland and Delaware, Inc. (CCCSMD) is committed to protecting the privacy of individuals and families who contact us for assistance. It is our policy that all information you share with us orally and in writing will be managed within legal and ethical considerations and maintained confidentially to the best of our ability. For more information about our privacy policy, review the CCCSMD Privacy Policy.

Your information may be released to third parties only upon your written consent, when required by law, or when required by the federal or state grants that fund our services (such as HUD). We may use case-file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs, and may share with third parties aggregated or blinded (client number only) information to conduct such evaluations.

Supplemental Privacy Notice

CCCSMD provides free financial capability counseling/coaching, after which clients receive a written action plan consisting of recommendations for handling their finances. To provide our counseling sessions free of charge, CCCSMD is supported by numerous federal (HUD), state, and philanthropic grants. CCCSMD is occasionally asked to disclose client-level data to these funders, as a matter of routine grant compliance and for other purposes.

Some grant funders require access to client-level data for those clients whose counseling services CCCSMD as being funded by a particular funder's grant. This includes HUD and the Project Reinvest: Financial Capability grant provided by NeighborWorks America (an entity created by the U.S. Congress to provide federal funds to support housing counseling), for which CCCSMD must submit client-level data and provide access to client files for NeighborWorks America's compliance purposes and to conduct follow-up with clients related to program evaluation. Clients may opt out of any portion of this disclosure by e-mailing CCCSMD at Info@cccsmd.org) or writing to CCCSMD at 6315 Hillside Court, Suite B, Columbia, MD 21046.

By signing below:

I authorize CCCSMD (Consumer Credit Counseling Service of Maryland and Delaware, Inc.) to release all nonpublic personal information it obtains about me to (1) my creditors; (2) third parties necessary to resolve the matter(s) discussed with me; and (3) third parties that CCCSMD notifies me about (which I may opt out of by writing to CCCSMD). I further release and authorize all of my creditors, and their appointed collection agencies, assignees, and successors, to provide nonpublic personal information about me to CCCSMD.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____